



PATENT Docket No. 250/271

CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))

I hereby certify that this paper (along with any referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date indicated below with sufficient postage as First Class Mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Date of Deposit: October 29, 2003

Signature of Person Certifying: Printed Name: Steve Elliott

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Henry Schellhorn

Serial No.: 09/614,427

Filed: July 12, 2000

For: VARIANCE REDUCTION

TECHNIQUE FOR LARGE SCALE RISK

MANAGEMENT

Group Art Unit: 3624

Examiner:

Narayanswamy Subramanian

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with 37 CFR §§ 1.97 and 1.98, the items identified in this Information Disclosure Statement ("IDS") are brought to the attention of the Office. The items are listed on the attached form PTO/SB/08b. Copies of the items listed are enclosed herewith.

The items identified in this IDS may or may not be "material" pursuant to 37 CFR § 1.56. The submission thereof by Applicants is not to be construed as an admission that any such patent, publication or other information referred to therein is material or considered to be material (37 CFR § 1.97(h)), or even qualifies as "prior art" under 35 USC § 102 with respect to this invention unless specifically designated by Applicants as such.

Information Disclosure Statement Filing Provision:

	hin thre	OS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is e months of the filing date of the application, which is not a continued prosecution
		ed under § 1.53(d) or (2) within three months of entry of the national stage as set forth in 01; or (3) before the mailing of a first Office action on the merits; or (4) before the
mailin		rst Office action after filing a request for continued examination under § 1.114. Thus, no
100 15 1	equired —	
		However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR §1.17(p) to the deposit account referenced below.
		However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and a statement under 37 CFR § 1.97(e) is included below, thus no fee is required.
		OS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under 1.
	\boxtimes	The fee due under 37 CFR § 1.17(p) is submitted herewith.
. 1		A statement under 37 CFR § 1.97(e) is included below, thus no fee is required. In the event that this IDS is not received before a Final Action or a Notice of Allowance, then Applicant respectfully requests that the Office consider the filing of these papers to be submitted under 37 CFR § 1.97(d) and charge the fee due under 37 CFR § 1.17(p) to the deposit account below.
	or a Neent unde	OS is being submitted under 37 CFR § 1.97(d), that is after a Final Action under 37 CFR otice of Allowance under 37 CFR § 1.311, but before payment of the issue fee. A er 37 CFR § 1.97(e) is included below. The fee due under 37 CFR § 1.17(p) is submitted
] } 1.113		OS is being submitted under 37 CFR § 1.97(i), that is after a Final Action under 37 CFR otice of Allowance under 37 CFR § 1.311, but before payment of the issue fee.

STATEMENT UNDER 37 CFR § 1.97(e):				
Each item contained in this IDS was first cited in a communication from a foreign patent office				
in a counterpart foreign application not more than three months prior to the filing of this IDS.				
No item contained in this IDS was cited in a communication from a foreign patent office in a				
counterpart foreign application, and, to the knowledge of the person signing this statement after				
making reasonable inquiry, no item of information contained in this IDS was known to any individual				
designated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.				
PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:				
A check in the amount of is enclosed for the above fee(s).				
The Commissioner is authorized to charge the fee due under 37 CFR § 1.17(p) to the Bingham				
McCutchen's Deposit Account No. 50-2518, referencing billing 7011232001. The Commissioner is				
further authorized to credit any overpayment or to charge any underpayment to Bingham McCutchen's				
Deposit Account No. 50-2518, referencing billing 7011232001.				
Respectfully submitted,				
Dated: October 28, 2003 By: Erin C. Ming Reg. No. 47,797				
BINGHAM McCUTCHEN LLP Three Embarcadero, Suite 1800				

San Francisco, CA 94111-4067 Telephone: (650) 849-4400 Telefax: (650) 849-4800

PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0651-0031

Complete if Known

U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE are required to respond to a collection of information unless it contains a valid OMB control number Under the Paperwork Ret

Substitute for form 1449B/PTO

Sheet

INFORMATION DISCLO STATEMENT BY APPLICANT

(Use as many sheets as necessary)

of

	Complete ii Known		
Application Number	09/614,427		
Filing Date	July 12, 2000		
First Named Inventor	Henry Schellhorn		
Art Unit	3624		
Examiner Name	Narayanswamy Subramanian		
Attorney Docket Number	250/271		

		NON PATENT LITERATURE DOCUMENTS	
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
	1	DUFFIE, DARRELL, "Dynamic Asset Pricing Theory", 1996, 2 nd Ed., Princeton University Press, Princeton, NJ	
	2	FABOZZI, FRANK J. et al., "Mortgage and Mortgage-Backed Securities Markets", 1992, Harvard Business School Press, Boston, MA.	
	3	GLASSERMAN, PAUL J. et al., "Asymptotically Optimal Importance Sampling and Stratification for Pricing Path- Dependent Options", April 1999, pp. 117-152, Mathematical Finance, Vol. 9, No. 2.	
	4	HULL, JOHN C., "Options, Futures & Other Derivatives", 2000, 4 th Ed., Prentice Hall, Upper Saddle River, NJ	
	5	JAMSHIDIAN, R., "Bond and Option Evaluation in the Gaussian Interest Rate Model", 1989, Financial Strategies Group, Merril Lynch Capital Markets, New York.	
	6	LORD, GRAHAM et al., "Using Low-Discrepancy Points to Value Complex Financial Instruments", Contingencies, September/October, 1996, pp. 52-56	
	7	NIEDERREITER, HARALD, "Random Number Generation and Quasi-Monte Carlo Methods", Regional Conference Series in Applied Mathematics, 1992, Society for Industrial and Applied Mathematics, Philadelphia, PA	
	8	PRESS, WILLIAM H. et al., "Numerical Recipes in C: The Art of Scientific Computing", 1992, 2 nd Ed., Cambridge University Press, Cambridge, UK	
, ;			

Examiner	Date	
Signature	 Considered	j

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Henry Schellhorn

Serial No.: 09/614,427

Filed: July 12, 2000

For: VARIANCE REDUCTION

TECHNIQUE FOR LARGE SCALE RISK

MANAGEMENT

Group Art Unit: 3624

Examiner: N. Subramanian

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In accordance with 37 CFR §§ 1.97 and 1.98, the items identified in this Information Disclosure Statement ("IDS") are brought to the attention of the Office. The items are listed on the attached form PTO/SB/08b and copies of the items listed are enclosed herewith. As stated on page 3 of the Office Action mailed 12/16/2003, "The fee and certification requirements of 37 CFR 1.97 are waived for those documents submitted in reply to this requirement. This waiver extends only to those documents within the scope of the requirement under 37 CFR 1.105 that are included in the applicant's first complete communication responding to this requirement."

The items identified in this IDS may or may not be "material" pursuant to 37 CFR § 1.56. The submission thereof by Applicants is not to be construed as an admission that any such patent, publication or other information referred to therein is material or considered to be material (37 CFR § 1.97(h)), or even qualifies as "prior art" under 35 USC § 102 with respect to this invention unless specifically designated by Applicants as such.

Information Disclosure Statement Filing Provision:

TI	nis IDS is believed to be timely in that it is being submitted under 37 CFR § 1.97(b), that is
	three months of the filing date of the application, which is not a continued prosecution
	n filed under § 1.53(d) or (2) within three months of entry of the national stage as set forth in
	1.491; or (3) before the mailing of a first Office action on the merits; or (4) before the
mailing of	a first Office action after filing a request for continued examination under § 1.114. Thus, no
ice is requ	
L	However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and charge the fee due under 37 CFR §1.17(p) to the deposit account referenced below.
	However, if the undersigned is in error in this regard, Applicant respectfully requests that the Office consider this IDS as filed under 37 CFR § 1.97(c), if applicable, and a statement under 37 CFR § 1.97(e) is included below, thus no fee is required.
Tł	is IDS is being submitted under 37 CFR § 1.97(c), that is after mailing of a first Office
	the merits, but before a Final Action under 37 CFR § 1.113 or a Notice of Allowance under
Ĺ	The fee due under 37 CFR § 1.17(p) is submitted herewith.
٠,	A statement under 37 CFR § 1.97(e) is included below, thus no fee is required. In the event that this IDS is not received before a Final Action or a Notice of Allowance, then Applicant respectfully requests that the Office consider the filing of these papers to be submitted under 37 CFR § 1.97(d) and charge the fee due under 37 CFR § 1.17(p) to the deposit account below.
§ 1.113 or	is IDS is being submitted under 37 CFR § 1.97(d), that is after a Final Action under 37 CFR a Notice of Allowance under 37 CFR § 1.311, but before payment of the issue fee. A under 37 CFR § 1.97(e) is included below. The fee due under 37 CFR § 1.17(p) is submitted
	is IDS is being submitted under 37 CFR § 1.97(i), that is after a Final Action under 37 CFR a Notice of Allowance under 37 CFR § 1.311, but before payment of the issue fee.

	STATEMENT UNDER 37 CFR § 1.97(e):
	Each item contained in this IDS was first cited in a communication from a foreign patent office
in a cou	unterpart foreign application not more than three months prior to the filing of this IDS.
	No item contained in this IDS was cited in a communication from a foreign patent office in a
counter	part foreign application, and, to the knowledge of the person signing this statement after
making	reasonable inquiry, no item of information contained in this IDS was known to any individual
designa	ated in 37 CFR § 1.56(c) more than three months prior to the filing of this IDS.
	PAYMENT AND/OR AUTHORIZATION TO CHARGE FEES:
	A check in the amount of is enclosed for the above fee(s).
\boxtimes	The Commissioner is authorized to credit any overpayment and to charge any underpayment to
Bingha	m McCutchen's Deposit Account No. 50-2518, Billing Ref. 7011232001, for any fees required
by the f	filing of these papers.
	Respectfully submitted,
Dated:	April 9, 2004 By: Janet D. Chance
	Jamet D. Chance Reg. No. 55 048

BINGHAM McCUTCHEN LLP Three Embarcadero, Suite 1800 San Francisco, CA 94111-4067 Telephone: (650) 849-4870 Telefax: (650) 849-4800

3

PTO/SB/08b(08-03)

Approved for use through 07/31/2006. OMB 0651-0031 U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

equired to respond to a collection of information unless it contains a valid OMB control number Under the Paperwork Reduction Act of

Substitute for form 1449B/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet of 1

	Complete if Known
Application Number	09/614,427
Filing Date	July 12, 2000
First Named Inventor	Henry Schellhorn
Art Unit	3624
Examiner Name	Narayanswamy Subramanian
Attorney Docket Number	250/271

		NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No.1	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²		
	1.	DUFFIE, Darrell, "Dynamic Asset Pricing Theory" <i>Princeton University Press</i> (1996) 2 [™] Ed., p. 146-149.`			
	2.	HULL, John, "Options, Futures, and Other Derivatives," Prentice-Hall (1997) 4 th Ed., Chapter 21.12, p. 580-591.			
	3. SCHELLHORN, H. et al., "Variance Reduction Techniques for Large Scale Risk Management," Monte Carlo and Quasi Monte-Carlo Methods (1998), Springer 2000, p. 419-435.				
	4.	Oracle® Risk Manager Reference Guide, Release 4.0, Part No. A68684-01 (1999)			
,					
			<u> </u>		

			· · · · · · · · · · · · · · · · · · ·	
Examiner	·	Date)
Signature	_	Considered		. J

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

and not considered. Include copy of this form with next communication to applicant.

Applicant's unique citation designation number (optional). Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.





First Class Mail

Date Mailed: Serial No.: Applicant(s):

Title:

April 9, 2004

Henry SCHELLHORN

RISK MANAGEMENT

Filing Date:

Date Due:

Atty. Docket No.:

250/271

April 16, 2004 July 12, 2000

APR 1 2 2004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

SIR: Please place the U.S. Patent and Trademark Office date stamp hereograph asknowledge receipt of the following:

VARIANCE REDUCTION TECHNIQUE FOR L

- **Return Postcard** 1.
- Transmittal (1 pg)
- Fee Transmittal (1 pg) (in duplicate)
- Response to Office Action (4 pgs)
- 5. Petition for Extension of Time/2 mos (1 pg) (in duplicate)
- 6. IDS Statement (3 pgs); Form SB/08b (1 pg) and 4 references.

PA:52131527.1/2021039-7011232001/OID-2000-005-02





First Class Mail

Date Mailed:

October 29, 2003

Atty. Docket

250/271

No.:

Applicant(s):

Henry Schellhorn

Title:

VARIANCE REDUCTION TECHNIQUE FOR LARGE

SCALE RISK MANAGEMENT

Serial No.:

09/614,427

Filing Date:

July 12, 2000

Commissioner for Patents P.O. Box 1450

Alexandria, VA 22313-1450

SIR: Please place the U.S. Patent and Trademark Office date stamp hereon to acknowledge receipt of the following:

1. Transmittal (1 pg.)

2. Fee Transmittal (1 pg.)(in duplicate)

3. Information Disclosure Statement (3 pgs.)

4. Form PTO/SB/08b (1 pg.) with cited references (8)

5. Return postcard

PA:52120525.1/2021039-7011232001 / OID-2000-005-02